

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Inga Azvolinsky
DebtorCase No. 10-17699-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db +Inga Azvolinsky, 9274 Jamison Avenue, Unit B, Philadelphia, PA 19115-4281
 13266718 +EVERHOME MORTGAGE COMPANY, 301 WEST BAY STREET, JACKSONVILLE, FL 32202-5103
 12335835 +IBM Lender Business Process Services, PO Box 4128, Beaverton, OR 97076-4128
 13645027 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 12154396 +Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
 13294884 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:17 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:18
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:52 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12240683 +EDI: BANKAMER.COM May 27 2017 01:03:00 BAC Home Loans Servicing LP, 400 National Way,
 Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
 12179159 +EDI: BANKAMER.COM May 27 2017 01:03:00 BAC Home Loans Servicing, LP f/k/a,
 Countrywide Home Loans Servicing, LP, c/o Bankruptcy Department Mail Stop,
 TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
 12486275 E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:17 City of Philadelphia,
 School District of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12151873 EDI: DISCOVER.COM May 27 2017 01:03:00 Discover Bank, Dfs Services LLC, PO Box 3025,
 New Albany, OH 43054-3025
 12607521 +EDI: RESURGENT.COM May 27 2017 01:03:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 12239763 EDI: BL-CREDIGY.COM May 27 2017 01:03:00 Main Street Acquisitions Corp., assignee,
 of FIRST NATIONAL BANK OF OMAHA, c/o Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701
 13024777 +EDI: PRA.COM May 27 2017 01:03:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12990744 +EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Assocs., LLC, POB 41067,
 Norfolk, VA 23541-1067
 13018840 +EDI: OPHSUBSID.COM May 27 2017 01:03:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13018841* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132
 12300257 ##+Law Office of Robert Braverman, LLC, 800 N. Kings Hwy., Suite 500,
 Cherry Hill, NJ 08034-1511

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANN E. SWARTZ on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor EverBank ecfmail@mwc-law.com
CHANDRA M. ARKEMA on behalf of Creditor IBM Lender Business Process Services, Inc. pabk@logs.com
D. TROY SELLARS on behalf of Creditor EverHome Mortgage Company D.Troy.Sellars@usdoj.gov
GREGORY JAVARDIAN on behalf of Creditor NationStar Mortgage, LLC, greg@javidianlaw.com, mary@javidianlaw.com;tami@javidianlaw.com
GREGORY JAVARDIAN on behalf of Creditor BAC Home Loans Servicing, LP greg@javidianlaw.com, mary@javidianlaw.com;tami@javidianlaw.com
HEATHER STACEY RILOFF on behalf of Creditor IBM Lender Business Process Services, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
HILARY B. BONIAL on behalf of Creditor BAC Home Loan Servicing LP hbonial@nbsdefaultservices.com, notice@bkcyllaw.com
JEROME B. BLANK on behalf of Creditor BAC Home Loans Servicing, LP paeb@fedpbe.com
KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP ecfmail@mwc-law.com
KRISTEN D. LITTLE on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee, By and Through its Loan Servicer, Residential Credit Solutions, Inc. pabk@logs.com
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP mcohen@mwc-law.com
ROBERT NEIL BRAVERMAN on behalf of Debtor Inga Azvolinsky robert@bravermanlaw.com
THOMAS I. PULEO on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 19

Information to identify the case:

Debtor 1	<u>Inga Azvolinsky</u>	Social Security number or ITIN	xxx-xx-1193
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 10-17699-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Inga Azvolinsky

5/25/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.